

Information to identify the case:

Debtor 1	<u>Barbara J. Rosol</u>	Social Security number or ITIN	xxx-xx-0818
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-20614-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barbara J. Rosol

6/23/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Barbara J. Rosol
DebtorCase No. 15-20614-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 2
Total Noticed: 46

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.

db +Barbara J. Rosol, 165 Sunrise Drive, Irwin, PA 15642-8801
 cr DITECH FINANCIAL LLC, P.O. Box 6154, Rapid City, SD 57709-6154
 cr +DITECH FINANCIAL LLC, P. O. Box 9013, Addison, TX 75001-9013
 cr +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 cr +Ditech Financial LLC, PO Box 0049, Palatine, IL 60055-0001
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr +NewRez LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
 cr +NewRez LLC d/b/a Shellpoint Mortgage Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, GREENVILLE, SC 29603-0826
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600, Pittsburgh, PA 15212-5866
 14031686 ++ASCENDIUM EDUCATION SOLUTIONS INC, PO BOX 8961, MADISON WI 53708-8961
 (address filed with court: Navient Solutions, Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430)
 14022908 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 14738454 Ditech Financial LLC F/K/A Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
 14001286 Dollar Bank, Kimberly Renda, PO Box 3969, Pittsburgh, PA 15230-3969
 14076405 +Dollar Bank F S B, c/o Shawn P McClure, Esq, 707 Grant St Suite 2200, Pgh PA 15219-1945
 14001287 Dollar Bank Federal Savings Bank, James L. Driscoll, Esq., 3 Gateway Center 7 West, Pittsburgh, PA 15222
 14043615 Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
 14043614 +Dollar Bank, FSB, P O Box 3969, Pittsburgh, PA 15230-3969
 14001289 +Federal Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
 14043415 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
 (address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785)
 14001291 +Goldbeck McCafferty & McKeever, Suite 5000 - Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1538
 14043416 +Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
 14001295 +National City Mortgage Company, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 15171965 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
 14047058 +Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
 14001296 Phelan Hallinan & Schmieg, LLP, One Penn Center Plaza, Suite 1400, Philadelphia, PA 19103
 14033695 U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg, PA 17106-9184
 14001298 +Value City Furniture/WFNNB and, Asset Acceptance LLC, c/o Futlon Friedman & Gullace LLP, 130B Gettysburg Pike, Mechanicsburg, PA 17055-5653

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 24 2020 04:32:59 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 cr E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jun 24 2020 04:32:01
 GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
 cr EDI: RECOVERYCORP.COM Jun 24 2020 07:58:00 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14018985 EDI: AIS.COM Jun 24 2020 07:58:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
 14001282 +EDI: TSYS2.COM Jun 24 2020 07:58:00 Barclays Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014
 14026702 +E-mail/Text: bncmail@w-legal.com Jun 24 2020 04:33:29 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14001284 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 24 2020 04:32:06 Citizens Bank, One Citizens Plaza, Providence, RI 02903
 14001285 +EDI: BANKAMER.COM Jun 24 2020 07:58:00 Countrywide Home Loans, Inc., 7105 Corporate Drive, Plano, TX 75024-4100
 14001288 E-mail/Text: bankruptcydepartment@tsico.com Jun 24 2020 04:33:59 Equitable Gas Company, c/o NCO Financial Systems Inc., PO Box 17205, Wilmington, DE 19850-7205
 14001290 +E-mail/Text: notices@burt-law.com Jun 24 2020 04:34:17 First National Bank of Omaha/Emerge, and Midland Funding LLC, c/o Burton Neil & Associates PC, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
 14918756 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jun 24 2020 04:32:01
 GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
 14001292 EDI: RMSC.COM Jun 24 2020 07:58:00 Green Tree Servicing, 332 Minnesota Street, Suite 610, Saint Paul, MN 55101
 14001283 EDI: JPMORGANCHASE Jun 24 2020 07:58:00 Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850-5298
 14001293 EDI: TSYS2.COM Jun 24 2020 07:58:00 Macy's/DSNB, P O Box 8218, Mason, OH 45040-8218

District/off: 0315-2

User: culy
Form ID: 3180W

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Total Noticed: 46

Date Rcvd: Jun 23, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14001294 EDI: MID8.COM Jun 24 2020 07:58:00 Midland Credit Management Inc.,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14027950 +EDI: MID8.COM Jun 24 2020 07:58:00 Midland Credit Management, Inc,
as agent for Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
14009145 EDI: RECOVERYCORP.COM Jun 24 2020 07:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14001297 +EDI: NAVIENTFKASMSERV.COM Jun 24 2020 07:58:00 Sallie Mae, P.O. Box 9500,
Wilkes Barre, PA 18773-9500
14808091 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Jun 24 2020 04:32:01
United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr GREEN TREE SERVICING LLC, AS AUTHORIZED SERVICER F
cr Green Tree Servicing LLC
cr* +Dollar Bank, FSB, P.O. Box 3969, Pittsburgh, PA 15230-3969
15198540* NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2020 at the address(es) listed below:

David W. Raphael on behalf of Creditor Dollar Bank, FSB raphaeld@fnb-corp.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Joseph A. Dessoye on behalf of Creditor Green Tree Servicing LLC pawb@fedphe.com
Joseph P. Schalk on behalf of Creditor GREEN TREE SERVICING LLC, AS AUTHORIZED SERVICER FOR
FANNIE MAE, AS OWNER AND HOLDER OF ACCOUNT/CONTRACT ORIGINATED BY COUNTRYWIDE HOME LOANS, INC.
jschalk@barley.com, sromig@barley.com
Kenneth Steidl on behalf of Debtor Barbara J. Rosol julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Ditech Financial LLC pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Shawn P. McClure on behalf of Creditor Dollar Bank, FSB smcclure@bernsteinlaw.com,
cdesimone@bernsteinlaw.com;pghecf@bernsteinlaw.com;smcclure@ecf.courtdrive.com

TOTAL: 12